

FIG. 1

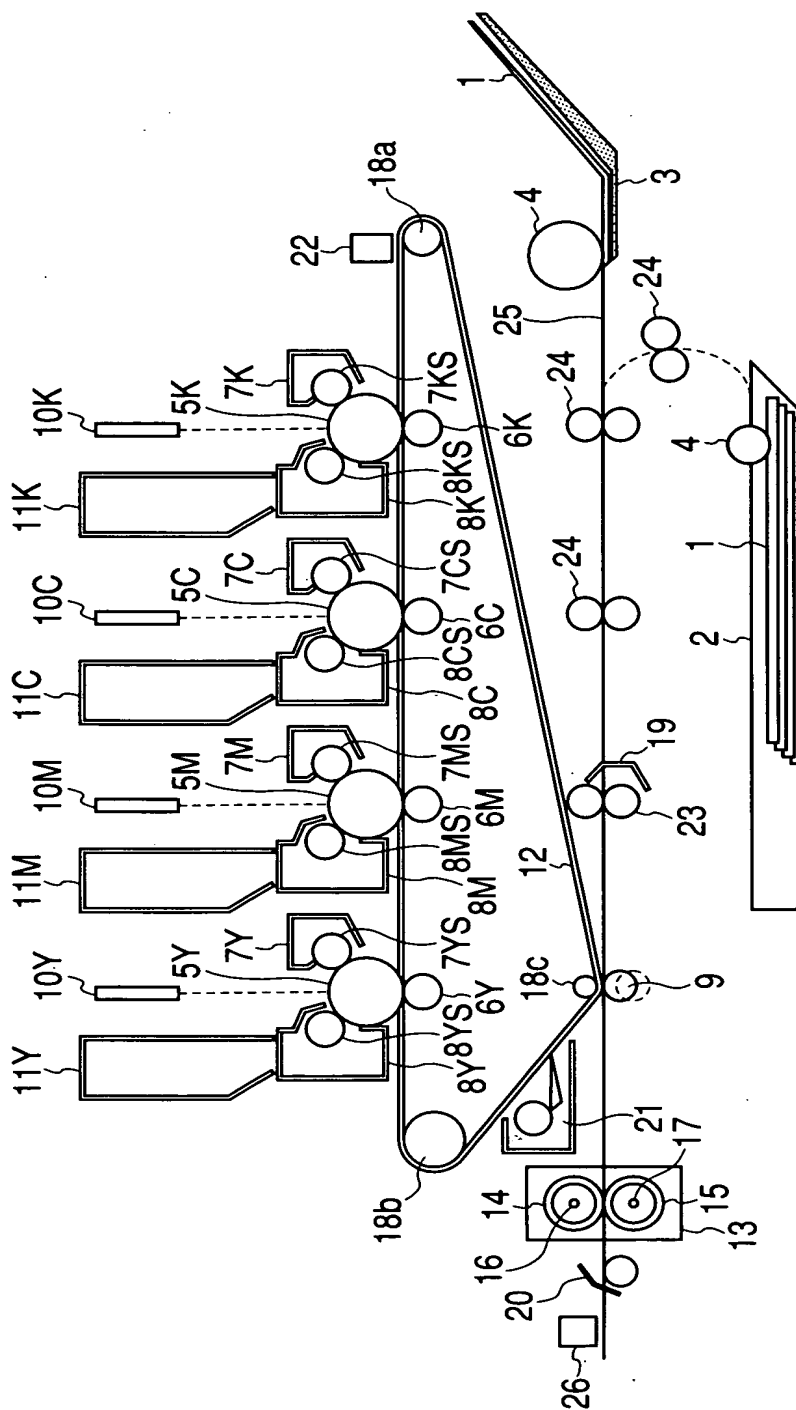


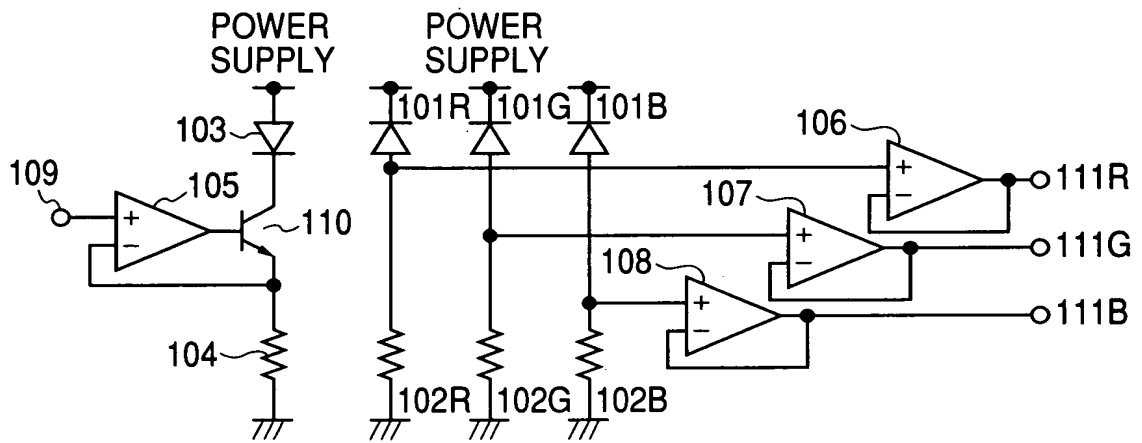
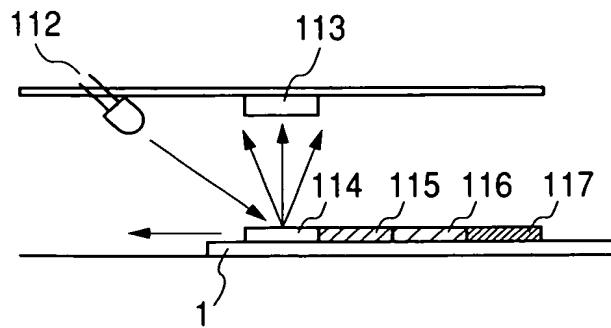
FIG. 2**FIG. 3**

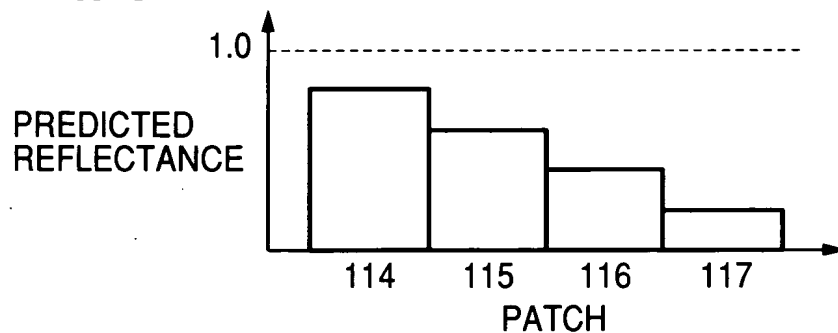
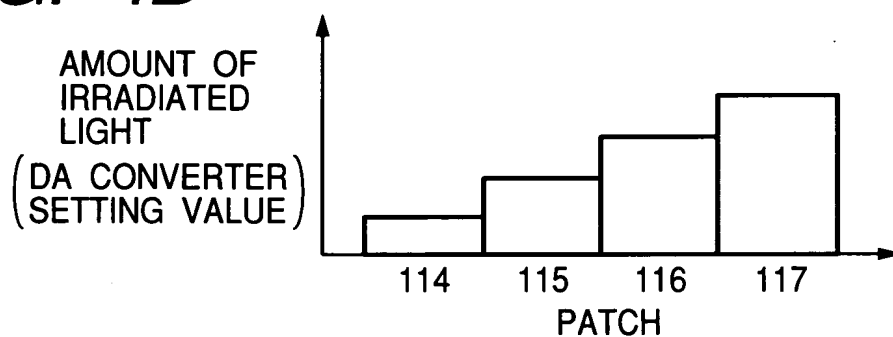
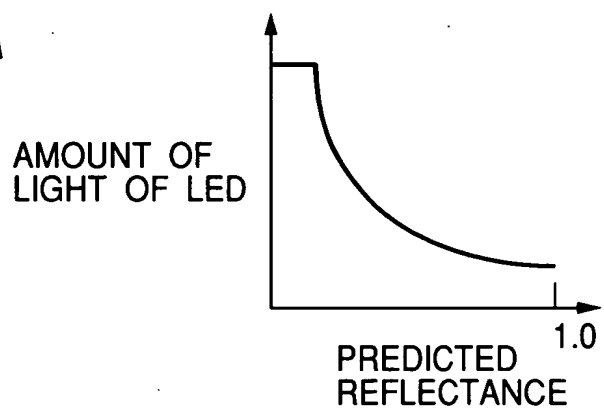
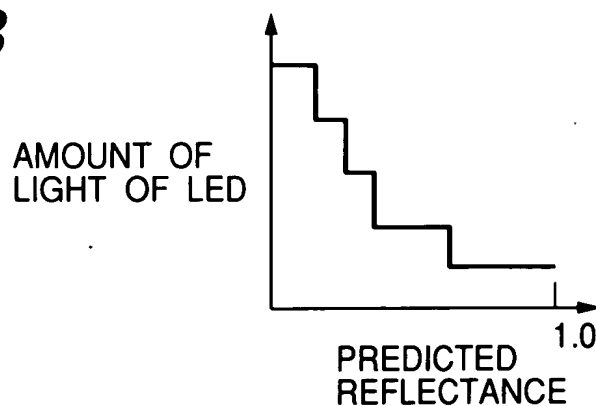
FIG. 4A**FIG. 4B****FIG. 5A****FIG. 5B**

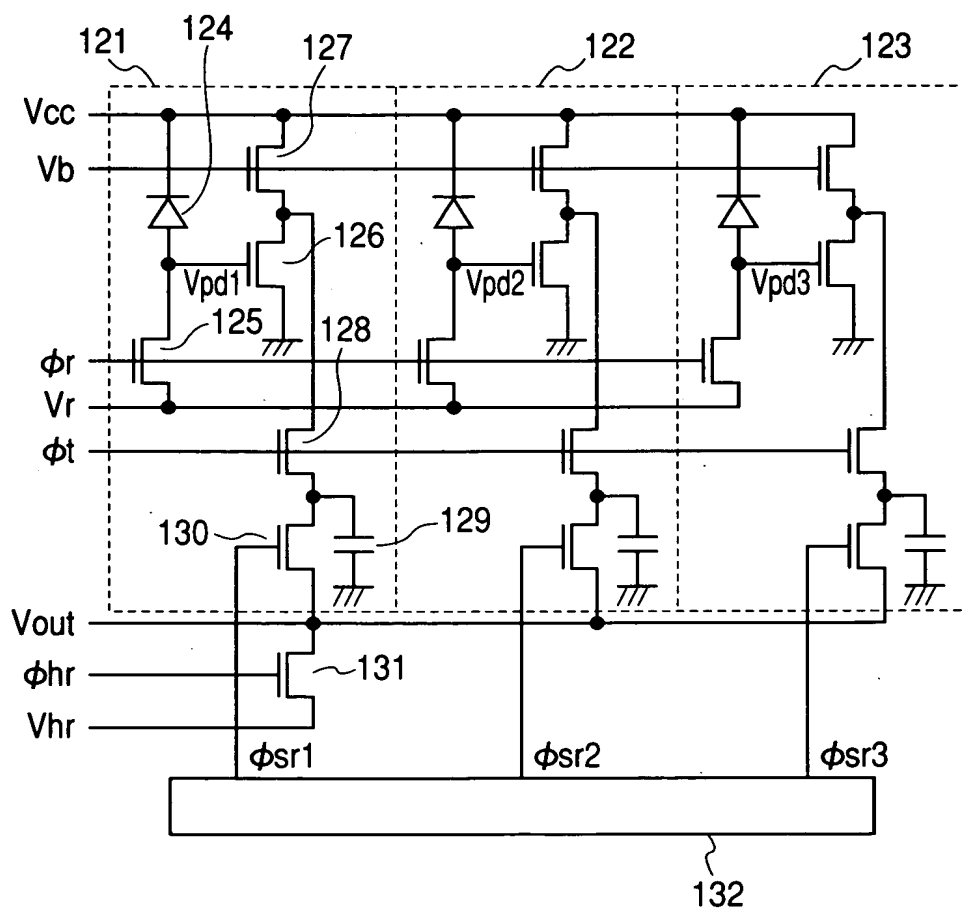
FIG. 6

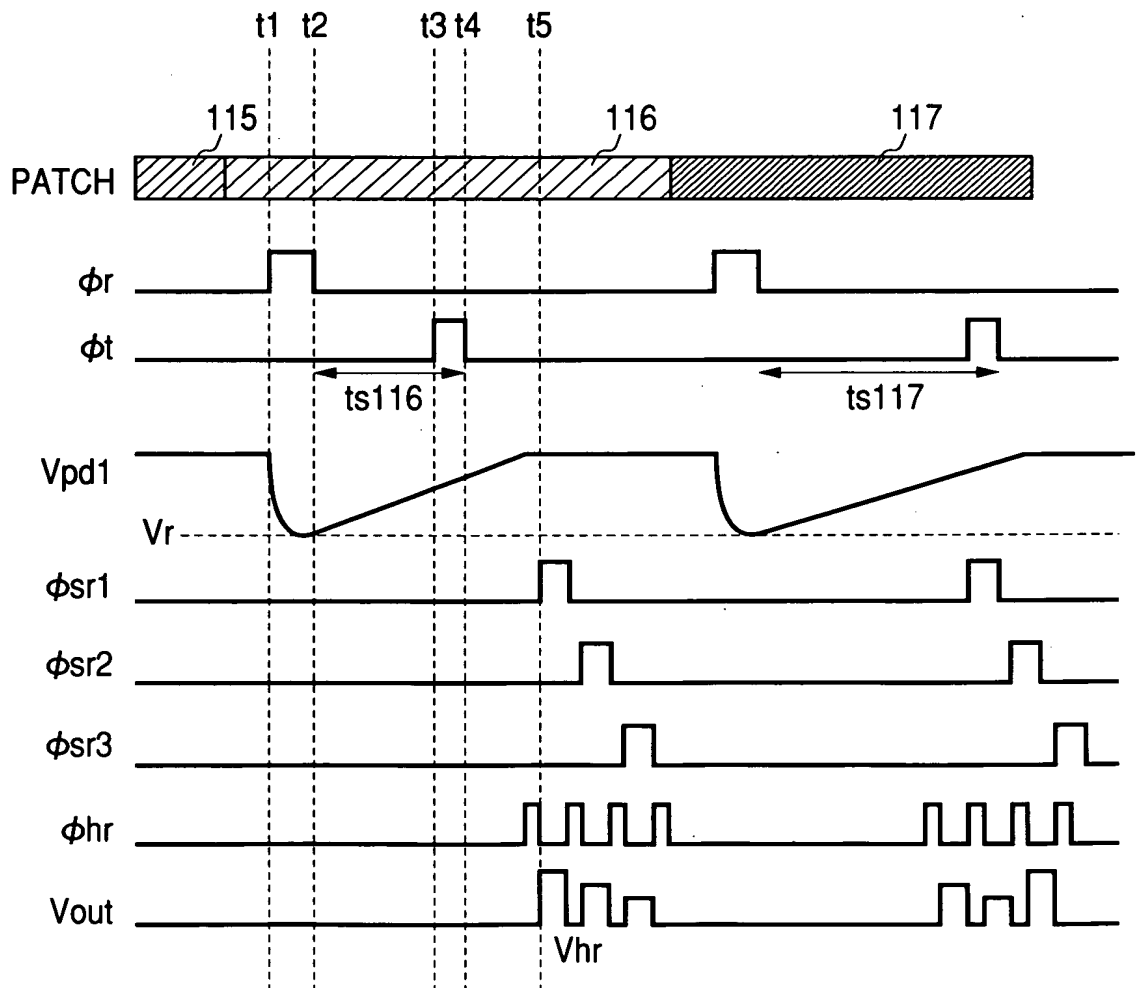
FIG. 7

FIG. 8A

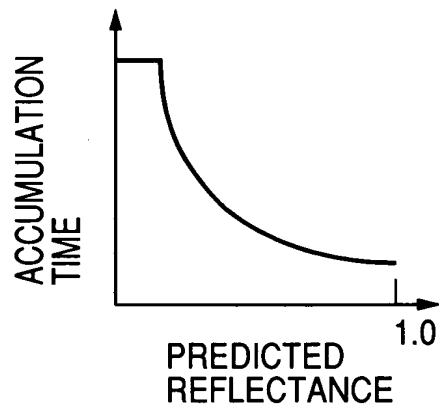


FIG. 8B

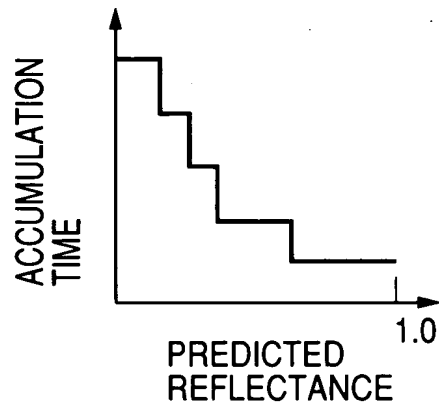


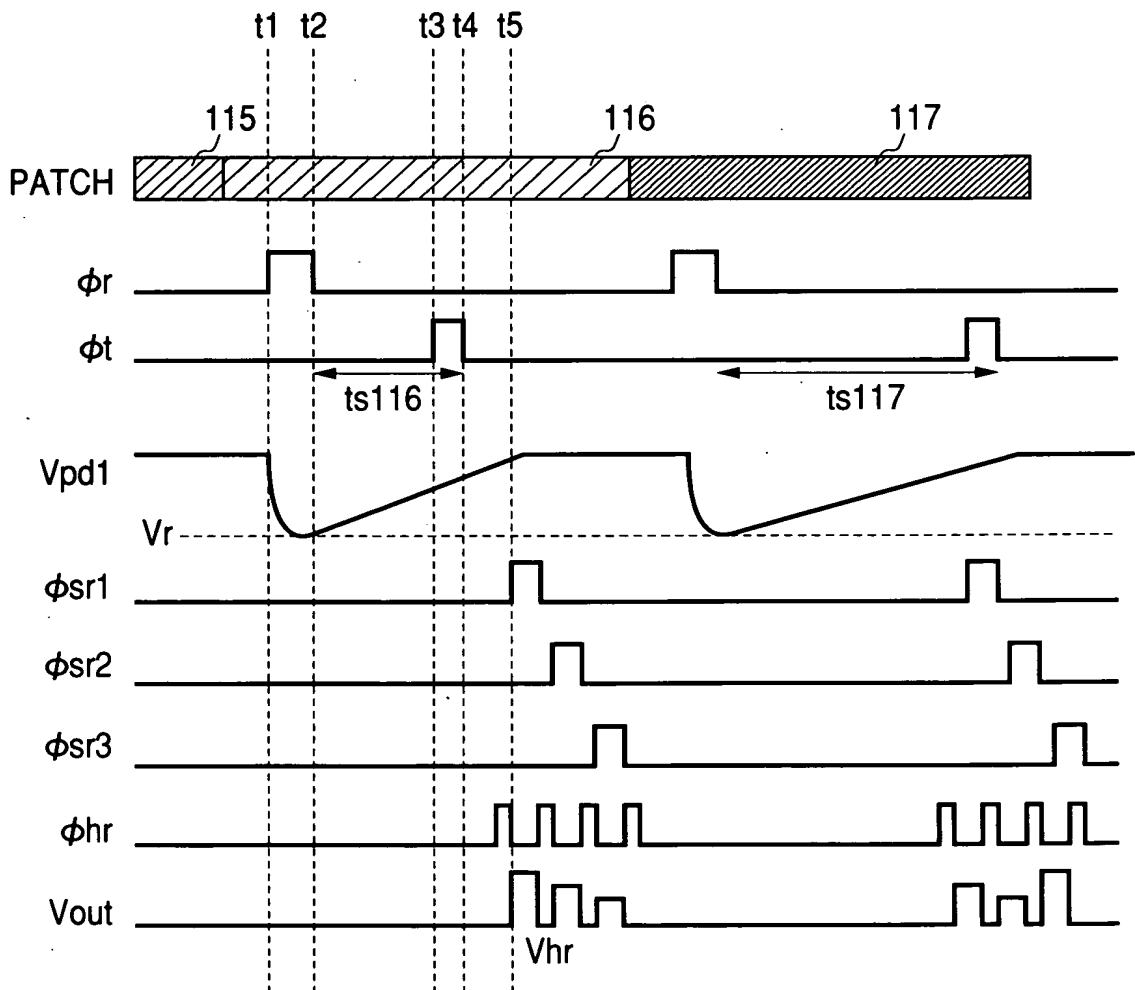
FIG. 9

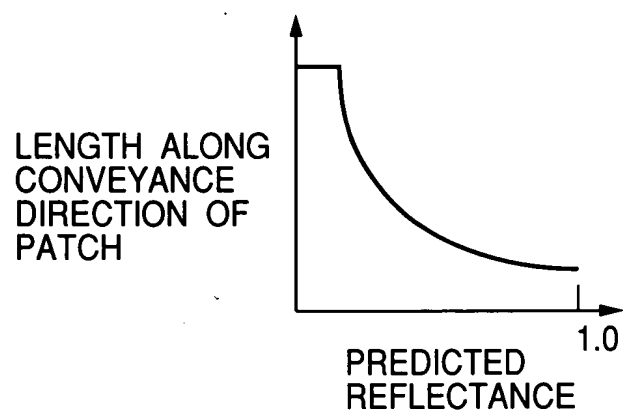
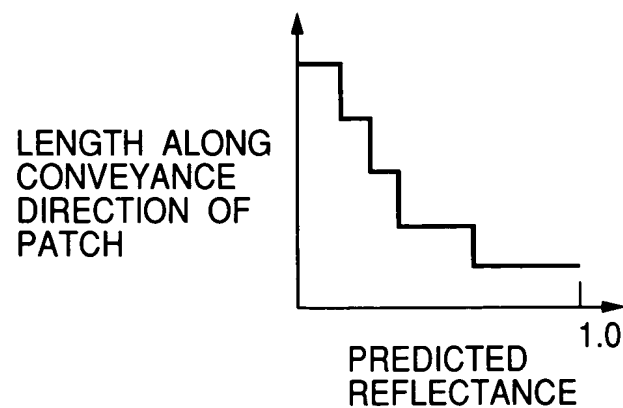
FIG. 10A**FIG. 10B**

FIG. 11

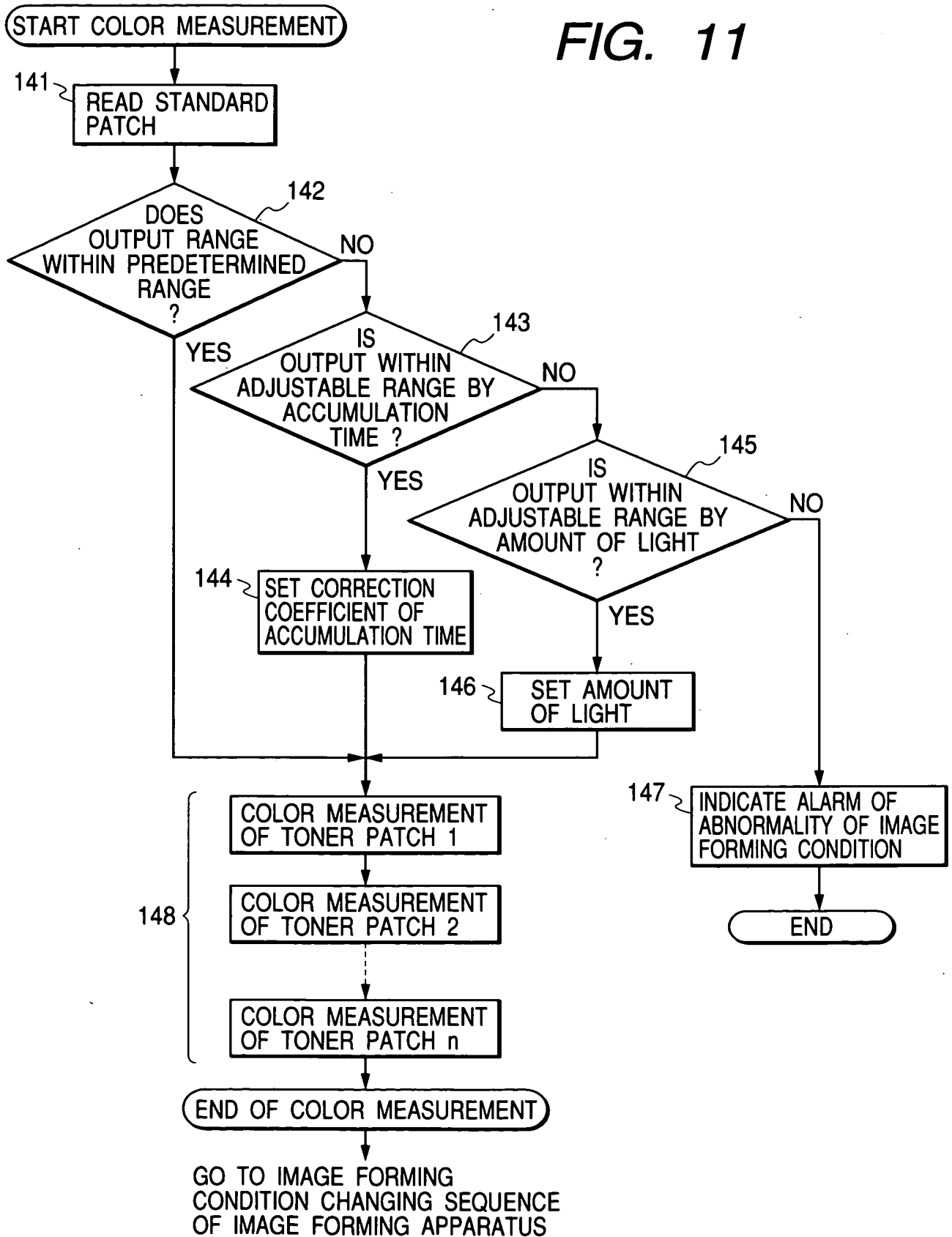


FIG. 12

DIRECTORY INFORMATION
FIRST DATA PROCESSING PROGRAM PROGRAM CODE GROUP CORRESPONDING TO STEPS IN FLOWCHART SHOW IN FIG. 11

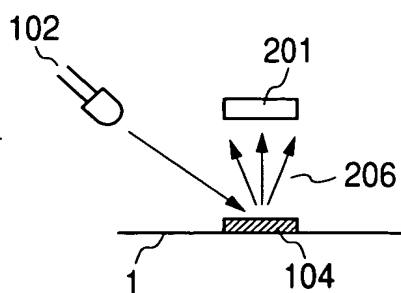
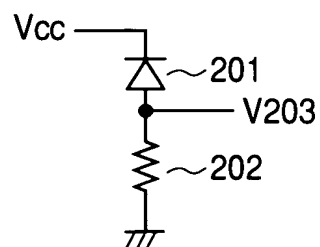
FIG. 13A**FIG. 13B**

FIG. 14

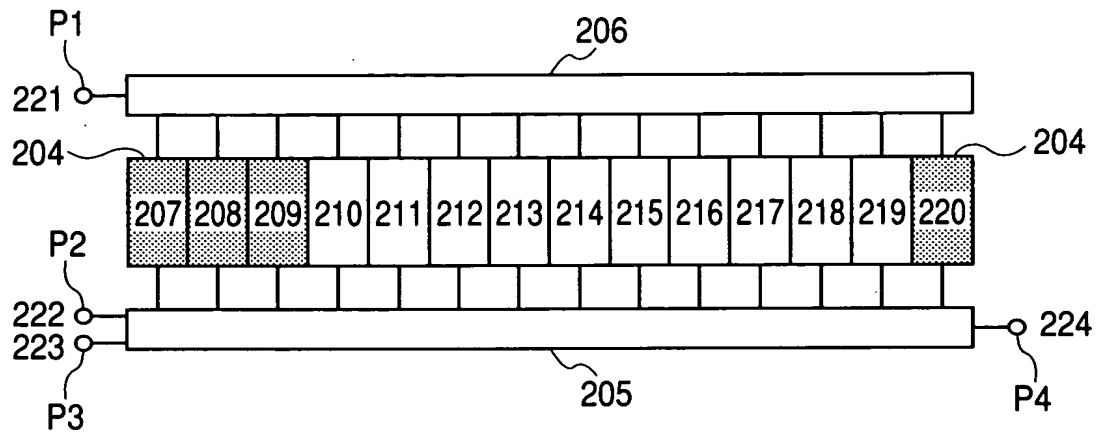


FIG. 15

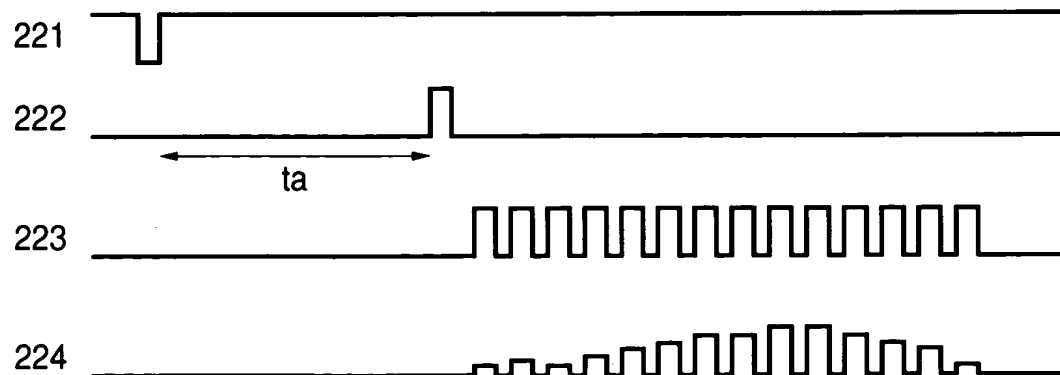


FIG. 16

